

Table I.F.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	384	428	313	352	449	372	361	389
Industry group **								
Agric., fish., forest.	247	--	--	--	--	--	--	--
Mining and manufacturing	335	--	423	390	242	362	341	334
Construction	496	570 *	327	498 *	902 *	145 *	534	478 *
Utilities and transp.	198	--	--	--	--	160	--	194
Wholesale trade	444	--	362 *	555	599 *	367	328	477
Fin. svcs. and real estate	428	593 *	--	197	325 *	457	477 *	424
Retail trade	337	185	275 *	332	385	348	332	339
Professional services	389	435	354	254	561	367	360	395
Other services	402 *	379	171	325	375	486 *	278	445 *
Ownership								
For profit, incorporated	350	400	335	382	495	299	360	348
For profit, unincorporated	475	531	245	328	315	592 *	410	499 *
Nonprofit	446	253	202	193	401 *	507	241	461
Age of firm								
Less than 5 years	426	369	--	365 *	666 *	--	373	514 *
5-9 years	347	451	458	314	252	273 *	405	270
10-19 years	365	526	241	346	429	243	367	363
20 or more years	387	348	324	360	454	377	342	392
Multi/single status								
2 or more locations	389	--	269	388	466	372	256	392
1 location only	370	435	316	342	404	369	371	369
Percent full-time employees								
Less than 25%	411	--	--	367	572	426 *	387	416
25-49 %	267	397	--	325	241	239	334	248
50-74 %	355	307	246 *	255	657	304	287	374
75% or more	390	452	324	360	444	380	371	394
Union presence								
No union employees	411	438	318	334	460	419	356	425
Has union employees	295	--	--	--	304 *	284	467 *	289
Percent low-wage employees								
50% or more low-wage	240	404	--	257	209	223	330	219
Less than 50% low-wage	396	431	315	360	473	383	364	403
Percent women employees								
Less than 25%	371	501	293	322	446 *	333	388	364
25-49 %	412	412	281	459	255	450	316	424
50-74 %	308	342	389	404	453	246	365	298
75% or more	456	436	310	242	633 *	451	341	474
Percent age 50 or older employees								
Less than 25%	360	449	337	349	431	320 *	365	359
25-49 %	397	400 *	275	289	471	397	323	404
50-74 %	385	371	359	478	368	360	377	389
75% or more	463	491	--	--	858 *	265 *	460	469 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.35	57.10	31.53	33.88	74.28	43.09	26.50	34.82
Industry group **								
Agric., fish., forest.	49.61	--	--	--	--	--	--	--
Mining and manufacturing	40.47	--	113.18	103.19	60.64	64.04	61.95	45.54
Construction	145.12	200.52*	81.08	176.48*	415.79*	49.94*	127.77	206.86*
Utilities and transp.	38.48	--	--	--	--	35.96	--	41.03
Wholesale trade	77.34	--	127.08*	148.89	224.57*	100.13	73.49	97.33
Fin. svcs. and real estate	80.53	283.01*	--	36.19	137.34*	102.92	202.43*	85.39
Retail trade	33.55	20.75	109.75*	59.70	80.54	57.13	63.97	39.38
Professional services	50.07	61.62	50.97	26.05	167.73	63.77	29.65	59.25
Other services	122.29*	52.18	22.88	63.71	105.00	251.49*	29.50	162.70*
Ownership								
For profit, incorporated	26.53	50.93	38.06	42.94	104.60	29.41	26.96	31.71
For profit, unincorporated	119.17	149.22	42.29	67.81	94.00	234.63*	87.12	159.14*
Nonprofit	87.21	50.44	39.09	30.29	122.38*	126.22	27.86	93.25
Age of firm								
Less than 5 years	83.87	64.30	--	126.77*	257.07*	--	60.15	189.59*
5-9 years	42.23	115.87	115.43	49.01	74.63	111.52*	57.24	56.80
10-19 years	44.63	147.32	29.65	65.71	109.43	40.46	66.42	60.01
20 or more years	34.61	38.55	46.75	47.34	89.17	44.89	32.86	38.09
Multi/single status								
2 or more locations	38.78	--	54.79	75.43	96.91	44.24	25.98	39.55
1 location only	25.39	58.71	33.46	37.93	79.78	99.26	28.89	45.32
Percent full-time employees								
Less than 25%	76.46	--	--	102.63	142.56	132.32*	104.84	90.78
25-49 %	30.35	62.05	--	56.13	54.66	51.48	53.67	34.33
50-74 %	49.31	54.13	76.87*	39.88	193.78	53.83	38.44	62.04
75% or more	32.91	70.57	34.93	38.29	83.06	47.78	30.57	38.78
Union presence								
No union employees	35.36	59.72	32.36	30.94	79.54	59.98	25.04	43.96
Has union employees	42.91	--	--	--	99.65*	46.37	246.25*	43.44
Percent low-wage employees								
50% or more low-wage	21.86	69.54	--	33.39	37.80	32.09	38.99	24.22
Less than 50% low-wage	31.60	63.04	32.67	36.59	80.84	46.22	28.67	37.42
Percent women employees								
Less than 25%	44.53	140.46	47.51	50.68	138.84*	52.72	56.68	58.39
25-49 %	65.97	72.86	70.13	86.99	42.95	95.48	37.77	74.08
50-74 %	37.40	41.44	98.98	83.94	122.63	46.87	37.85	42.92
75% or more	76.81	100.37	37.36	29.72	204.35*	103.04	39.41	88.29
Percent age 50 or older employees								
Less than 25%	52.98	107.82	45.78	45.64	111.64	97.56*	39.01	67.88
25-49 %	42.18	143.77*	51.91	41.87	120.29	52.08	44.63	45.98
50-74 %	43.24	64.17	87.57	122.11	72.70	73.20	70.28	53.89
75% or more	94.66	91.40	--	--	474.84*	95.91*	84.82	194.97*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.